



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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FIRST BUSEY CORPORATION

BHC Name

City/State [CHAMPAIGN, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [12,497,388](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST BUSEY CORPORATION
100 WEST UNIVERSITY AVENUE

CHAMPAIGN, IL 61820

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	12,663,162	11,549,027			11,888,121			10,245,812			9,430,923		
Net income (\$000)	93,924	93,523			123,449			100,344			102,953		
Number of BHCs in peer group	132	132			130			128			146		

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.46	2.79	22	2.33	2.65	25	2.30	2.60	24	2.79	2.77	42	3.08	3.21	32
+ Non-interest income	1.05	0.94	62	1.10	1.09	55	1.09	1.04	58	1.14	1.21	54	1.23	0.90	73
- Overhead expense	2.21	2.18	55	2.21	2.21	54	2.21	2.17	55	2.29	2.57	38	2.74	2.59	59
- Provision for credit losses	0.05	0.10	32	-0.13	-0.12	40	-0.13	-0.09	39	0.38	0.51	31	0.11	0.12	55
+ Securities gains (losses)	0	0	75	0	0.01	55	0	0.01	40	0.02	0.02	59	0.01	0.01	70
+ Other tax equivalent adjustments	0	0	89	0	0	91	0	0	89	0	0	89	0	0	92
= Pretax net operating income (tax equivalent)	1.24	1.46	28	1.38	1.76	22	1.34	1.66	27	1.28	1.04	65	1.46	1.53	41
Net operating income	0.99	1.10	36	1.08	1.34	26	1.04	1.26	26	0.98	0.81	65	1.09	1.19	37
Net income	0.99	1.10	36	1.08	1.34	26	1.04	1.26	26	0.98	0.82	64	1.09	1.19	36
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.91	3.36	19	2.81	3.12	27	2.75	3.06	27	3.51	3.55	45	4.19	4.49	22
Interest expense	0.25	0.35	36	0.27	0.26	65	0.26	0.25	64	0.47	0.52	50	0.80	1.02	27
Net interest income (tax equivalent)	2.66	3.01	24	2.54	2.85	25	2.49	2.80	25	3.05	3.01	46	3.38	3.45	39
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.09	35	0.04	0.12	29	0.03	0.11	30	0.12	0.27	35	0.11	0.11	60
Earnings coverage of net loan and lease losses (X)	128.97	36.38	82	52.11	26.30	77	63.33	39.72	74	20.05	22.91	63	19.83	22.46	54
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.17	55	1.30	1.32	52	1.22	1.23	54	1.48	1.58	48	0.80	0.94	31
Allowance for loan and lease losses / Total loans and leases	1.18	1.15	57	1.29	1.30	53	1.22	1.20	54	1.47	1.55	50	0.80	0.93	32
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.21	0.39	26	0.40	0.58	33	0.26	0.49	22	0.40	0.71	24	0.46	0.56	44
30-89 days past due loans and leases / Total loans and leases	0.08	0.33	13	0.09	0.29	18	0.09	0.32	13	0.11	0.39	11	0.21	0.31	38
Liquidity and Funding															
Net noncore funding dependence	-0.10	5.89	24	-3	-3.31	52	-3.18	-2.33	50	-3	3.20	34	1.39	10.70	21
Net short-term noncore funding dependence	-0.66	0.87	35	-3.75	-9.17	67	-3.92	-7.71	58	-3.97	-4.76	48	-1.15	5.88	25
Net loans and leases / Total assets	60.68	63.09	39	54.87	58.81	36	55.41	58.67	39	64.07	61.58	49	69.13	72.36	31
Capitalization															
Tier 1 leverage ratio	9.15	9.22	50	8.60	9.07	37	8.52	8.98	37	9.79	9.13	75	9.88	10.39	36
Holding company equity capital / Total assets	8.85	9.68	35	10.33	10.79	45	10.26	10.71	45	12.05	11.16	62	12.59	11.37	70
Total equity capital (including minority interest) / Total assets	8.85	9.81	33	10.33	10.91	44	10.26	10.82	44	12.05	11.29	61	12.59	11.43	69
Common equity tier 1 capital / Total risk-weighted assets	11.79	11.79	52	11.95	12.64	43	11.85	12.42	43	12.43	12.38	57	11.49	12.50	41
Net loans and leases / Equity capital (X)	6.85	6.64	54	5.31	5.47	49	5.40	5.53	49	5.32	5.58	47	5.49	6.55	27
Cash dividends / Net income	40.63	31.93	68	40.58	27.22	79	41.12	28.27	77	47.85	42.30	60	43.88	25.65	78
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			93.20	
Growth Rates															
Assets	-3.12	6.04	17	22.39	9.51	90	21.96	10.50	87	8.75	16.68	27	25.88	8.66	91
Equity capital	-16.99	-3.83	21	6.16	7.52	54	3.86	7.46	45	4.07	6.99	37	22.66	12.19	85
Net loans and leases	7.15	14.48	28	-0.45	-0.66	62	5.46	3.36	64	0.80	9.07	20	20.90	8.63	86
Noncore funding	-23.12	36.20	9	1.02	-21.64	80	20.93	-14.79	87	-35.40	-12.18	24	-18.18	4.16	20
Parent Company Ratios															
Short-term debt / Equity capital	1.08	0.48	83	3.89	0.55	88	3.94	0.57	88	0	0.77	38	0.49	0.01	94
Long-term debt / Equity capital	23.03	11.91	81	17.08	10.65	76	17.04	10.95	77	17.48	13.56	71	12.04	3.86	79
Equity investment in subsidiaries / Equity capital	121.11	104.01	93	119.12	103.15	93	118.87	103.22	93	111.80	102.81	89	116.25	104.21	89
Cash from ops + noncash items + op expense / Op expense + dividends	131.66	118.32	61	79.90	155.61	22	104.03	154.48	29	178.13	147.24	69	111.91	152.31	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	202,467	189,044	251,985	284,850	304,065	7.10	46.09
Income from lease financing receivables.....	63	88	113	109	128	-28.41	
Fully taxable income on loans and leases.....	198,863	185,323	247,005	279,204	297,489	7.31	45.65
Tax-exempt income on loans and leases.....	3,667	3,809	5,093	5,755	6,704	-3.73	78.36
Estimated tax benefit on income on loans and leases.....	895	956	1,272	1,449	1,645	-6.47	-13.61
Income on loans and leases (tax equivalent).....	203,425	190,088	253,370	286,408	305,838	7.02	45.69
Investment interest income (tax equivalent).....	50,456	32,617	46,493	41,061	46,858	54.70	233.06
Interest on balances due from depository institutions.....	1,676	569	837	1,619	5,282	194.55	72.78
Interest income on other earning assets.....	180	387	455	250	1,268	-53.49	5.88
Total interest income (tax equivalent).....	255,737	223,661	301,155	329,338	359,246	14.34	64.02
Interest on time deposits of \$250K or more	496	994	1,228	4,474	6,725	-50.10	-53.86
Interest on time deposits < \$250K.....	2,583	5,413	6,616	15,539	23,947	-52.28	-22.15
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,756	3,679	4,739	10,678	24,405	29.27	29.77
Interest on other borrowings and trading liabilities.....	4,735	4,171	5,601	5,977	11,009	13.52	19.00
Interest on subordinated debt and mandatory convertible securities	9,243	7,436	9,918	6,995	2,924	24.30	741.80
Total interest expense.....	21,813	21,693	28,102	43,663	69,010	0.55	66.07
Net interest income (tax equivalent).....	233,924	201,968	273,053	285,675	290,236	15.82	63.83
Non-interest income.....	99,778	95,028	129,448	116,879	116,262	5.00	63.21
Adjusted operating income (tax equivalent)	333,702	296,996	402,501	402,554	406,498	12.36	63.64
Overhead expense.....	209,544	191,687	262,410	234,288	258,854	9.32	70.57
Provision for credit losses.....	4,289	-11,433	-15,875	38,797	10,406		71.97
Securities gains (losses)	28	114	29	1,725	741	-75.44	-97.55
Other tax equivalent adjustments	136	99	142	145	231	37.37	-15.00
Pretax net operating income (tax equivalent).....	117,681	119,437	159,178	130,946	137,451	-1.47	47.33
Applicable income taxes	22,121	24,136	33,374	27,862	31,485	-8.35	-18.01
Tax equivalent adjustments	1,636	1,778	2,355	2,740	3,013	-7.99	-33.63
Applicable income taxes (tax equivalent).....	23,757	25,914	35,729	30,602	34,498	-8.32	-19.32
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	93,924	93,523	123,449	100,344	102,953	0.43	86.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	93,924	93,523	123,449	100,344	102,953	0.43	86.24
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	93,924	93,523	123,449	100,344	102,953	0.43	86.24
Investment securities income (tax equivalent).....	50,456	32,617	46,493	41,061	46,858	54.70	233.06
US Treasury and agency securities (excluding mortgage-backed securities)	836	1,375	1,692	2,915	7,323	-39.20	-42.46
Mortgage-backed securities	32,191	21,577	30,680	26,876	27,228	49.19	314.35
All other securities	17,429	9,665	14,121	11,270	12,307	80.34	194.04
Cash dividends declared.....	38,159	37,953	50,764	48,012	45,171	0.54	73.81
Common	38,159	37,953	50,764	48,012	45,171	0.54	73.81
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.69	3.12	18	2.58	2.90	24	2.53	2.85	24	3.21	3.27	44	3.81	4.19	16
Less: Interest expense	0.23	0.33	36	0.25	0.24	65	0.24	0.23	64	0.43	0.48	48	0.73	0.95	27
Equals: Net interest income (tax equivalent)	2.46	2.79	22	2.33	2.65	25	2.30	2.60	24	2.79	2.77	42	3.08	3.21	32
Plus: Non-interest income	1.05	0.94	62	1.10	1.09	55	1.09	1.04	58	1.14	1.21	54	1.23	0.90	73
Equals: adjusted operating income (tax equivalent)	3.51	3.77	37	3.43	3.80	30	3.39	3.70	30	3.93	4.04	46	4.31	4.16	55
Less: Overhead expense	2.21	2.18	55	2.21	2.21	54	2.21	2.17	55	2.29	2.57	38	2.74	2.59	59
Less: Provision for credit losses	0.05	0.10	32	-0.13	-0.12	40	-0.13	-0.09	39	0.38	0.51	31	0.11	0.12	55
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	75	0	0.01	55	0	0.01	41	0.02	0.02	59	0.01	0.01	70
Plus: other tax equivalent adjustments	0	0	89	0	0	91	0	0	89	0	0	89	0	0	92
Equals: Pretax net operating income (tax equivalent)	1.24	1.46	28	1.38	1.76	22	1.34	1.66	27	1.28	1.04	65	1.46	1.53	41
Less: Applicable income taxes (tax equivalent)	0.25	0.34	18	0.30	0.41	19	0.30	0.38	24	0.30	0.23	68	0.37	0.35	51
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	0.99	1.10	36	1.08	1.34	26	1.04	1.26	26	0.98	0.81	65	1.09	1.19	37
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.99	1.10	36	1.08	1.34	26	1.04	1.26	26	0.98	0.82	64	1.09	1.19	36
Memo: Net income (last four quarters)	0.97	1.10	32	1.08	1.30	31	1.04	1.26	26	0.98	0.82	64	1.09	1.19	35
Net income-BHC and noncontrolling (minority) interest	0.99	1.11	33	1.08	1.35	24	1.04	1.27	25	0.98	0.83	64	1.09	1.19	36
Margin Analysis															
Average earning assets / Average assets	92.49	92.93	46	91.93	93.09	36	92.14	93.08	38	91.47	92.32	37	90.93	93.22	23
Average interest-bearing funds / Average assets	60.09	60.58	57	62.41	61.98	59	61.50	61.99	57	64.13	64.06	51	66.66	70.66	32
Interest income (tax equivalent) / Average earning assets	2.91	3.36	19	2.81	3.12	27	2.75	3.06	27	3.51	3.55	45	4.19	4.49	22
Interest expense / Average earning assets	0.25	0.35	36	0.27	0.26	65	0.26	0.25	64	0.47	0.52	50	0.80	1.02	27
Net interest income (tax equivalent) / Average earning assets	2.66	3.01	24	2.54	2.85	25	2.49	2.80	25	3.05	3.01	46	3.38	3.45	39
Yield or Cost															
Total loans and leases (tax equivalent)	3.67	4.24	12	3.65	4.07	28	3.62	4.01	31	4.04	4.27	39	4.70	4.98	32
Interest-bearing bank balances	0.63	0.79	28	0.14	0.13	68	0.14	0.14	60	0.34	0.27	72	1.87	2.26	26
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68		96.97	2.02	98
Trading assets		0.57			0.45			0.45			0.60		0	0.49	39
Total earning assets	2.89	3.33	20	2.79	3.09	27	2.73	3.04	26	3.49	3.51	45	4.16	4.47	25
Investment securities (tax equivalent)	1.69	1.96	25	1.41	1.77	25	1.39	1.77	24	2.29	2.25	53	2.67	2.74	48
US Treasury and agency securities (excluding mortgage-backed securities)	0.61	1.38	7	0.96	1.23	34	0.87	1.14	30	2.63	1.75	87	2.44	2.54	47
Mortgage-backed securities	1.63	1.87	21	1.17	1.55	17	1.22	1.57	20	1.90	2.05	29	2.55	2.54	54
All other securities	2.08	2.89	19	1.67	2.85	13	1.66	2.81	13	3.03	3.24	46	3.03	3.80	23
Interest-bearing deposits	0.15	0.35	21	0.18	0.22	45	0.17	0.21	45	0.46	0.53	48	0.93	1.13	34
Time deposits of \$250K or more	0.53	0.61	43	0.78	0.70	63	0.75	0.66	64	1.67	1.42	75	2.15	2.13	49
Time deposits < \$250K	0.47	0.58	42	0.80	0.67	64	0.75	0.62	67	1.44	1.36	57	1.81	1.91	31
Other domestic deposits	0.10	0.31	15	0.09	0.16	31	0.08	0.15	30	0.23	0.36	28	0.59	0.86	28
Foreign deposits		0.52			0.12			0.14			0.42			2.53	
Federal funds purchased and repos	0.36	0.88	33	0.12	0.18	55	0.10	0.17	49	0.35	0.62	32	1.19	1.23	53
Other borrowed funds and trading liabilities	0.87	1.55	20	0.92	1.29	36	0.94	1.27	38	1.08	1.50	32	2.39	1.03	81
All interest-bearing funds	0.38	0.54	33	0.40	0.38	63	0.38	0.37	61	0.66	0.74	48	1.10	1.34	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	99,778	95,028	129,448	116,879	116,262
Fiduciary activities income	38,284	35,278	47,508	38,205	34,263
Service charges on deposit accounts - domestic	12,537	10,404	14,523	13,980	18,866
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	4,254	4,242	5,753	4,789	4,276
Insurance activities revenue.....	23	20	103	174	22
Venture capital revenue.....	3,896	-1,031	-982	-741	-1,040
Net servicing fees	1,308	997	1,510	197	2,756
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,882	9,177	10,877	14,555	10,273
Other non-interest income.....	37,594	35,941	50,156	45,720	46,846
Total overhead expenses	209,544	191,687	262,410	234,288	258,854
Personnel expense.....	117,226	107,222	145,312	126,719	140,473
Net occupancy expense.....	20,969	19,535	26,037	27,157	27,682
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	8,833	8,200	11,274	10,008	9,547
Other operating expenses.....	62,516	56,730	79,787	70,404	81,152
Fee income on mutual funds and annuities.....	992	834	1,479	997	933
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,513	1,462	1,463	1,346	1,531
Average personnel expense per employee.....	77.48	73.34	99.32	94.14	91.75
Average assets per employee.....	8,369.57	7,899.47	8,125.85	7,612.04	6,159.98

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.99	2.43	37	0.88	2.14	39	1.14	2.17	42	0.85	2.02	39	0.80	0.66
Overhead expenses / Net Interest Income + non-interest income	63.08	58.02	72	64.91	58.85	75	65.56	59.28	74	58.58	62.28	37	64.12	61.79
Percent of Average Assets														
Total overhead expense	2.21	2.18	55	2.21	2.21	54	2.21	2.17	55	2.29	2.57	38	2.74	2.59
Personnel expense.....	1.23	1.20	59	1.24	1.23	54	1.22	1.21	54	1.24	1.30	45	1.49	1.50
Net occupancy expense.....	0.22	0.22	48	0.23	0.24	47	0.22	0.23	44	0.27	0.26	55	0.29	0.32
Other operating expenses.....	0.75	0.73	64	0.75	0.72	64	0.77	0.72	67	0.78	0.94	49	0.96	0.76
Overhead less non-interest income	1.16	1.22	40	1.12	1.08	47	1.12	1.10	44	1.15	1.25	40	1.51	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.79	57.55	73	64.54	58.34	75	65.19	58.83	74	58.20	61.82	38	63.68	59.91
Personnel expense.....	35.13	31.86	66	36.10	32.89	67	36.10	32.93	66	31.48	32.36	40	34.56	34.17
Net occupancy expense.....	6.28	5.98	54	6.58	6.26	55	6.47	6.23	53	6.75	6.58	55	6.81	7.50
Other operating expenses.....	21.38	19.14	78	21.86	18.68	75	22.62	19.18	75	19.98	22.28	49	22.31	17.93
Total non-interest income	29.90	24.10	69	32	28.20	63	32.16	27.67	65	29.03	28.83	57	28.60	19.83
Fiduciary activities income	11.47	2.13	93	11.88	2.27	93	11.80	2.20	93	9.49	2.09	93	8.43	1.61
Service charges on domestic deposit accounts	3.76	3.30	54	3.50	3.25	51	3.61	3.27	52	3.47	3.27	54	4.64	3.21
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	0.07
Investment banking fees and commissions.....	1.27	2.15	47	1.43	2.46	49	1.43	2.58	48	1.19	2.46	46	1.05	0.91
Insurance activities revenue.....	0.01	0.36	34	0.01	0.38	30	0.03	0.36	41	0.04	0.41	44	0.01	0.37
Venture capital revenue.....	1.17	0.01	97	-0.35	0.03	0	-0.24	0.04	0	-0.18	0.01	0	-0.26	0
Net servicing fees	0.39	1.23	53	0.34	0.56	59	0.38	0.60	61	0.05	0.01	59	0.68	0.22
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0
Net gain (loss) - sales of loans, OREO, and other assets	0.56	1.19	44	3.09	3.64	54	2.70	3.30	53	3.62	3.92	60	2.53	2.27
Other non-interest income.....	11.27	8.80	72	12.10	9.39	74	12.46	9.27	76	11.36	9.65	68	11.52	7.41
Overhead less non-interest income	32.89	32.79	41	32.55	29.67	49	33.03	30.52	51	29.17	31.93	40	35.08	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.80	21.50	25	20.21	21.49	36	20.97	21.18	43	21.28	18.63	63	22.91	21.51
Applicable income tax + TE / Pretax net operating income + TE	20.19	23.57	13	21.70	23.11	31	22.45	22.67	45	23.37	21.18	67	25.10	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	5,550,856	5,168,806	5,183,310	4,961,083	5,089,500	7.39	38.13	
Commercial and industrial loans	1,401,952	1,388,260	1,366,113	1,473,232	1,207,895	0.99	40.79	
Loans to individuals	302,939	206,396	226,302	37,417	49,754	46.78	1983.92	
Loans to depository institutions and acceptances of other banks	995	93	57	877	1,439	969.89	518.01	
Agricultural loans	42,210	45,763	52,759	49,496	50,800	-7.76	-23.48	
Other loans and leases	375,708	361,542	384,332	334,885	356,560	3.92	165.63	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	7,674,660	7,170,860	7,212,873	6,856,990	6,755,948	7.03	46.87	
Less: Allowance for loan and lease losses	90,722	92,802	87,887	101,048	53,748	-2.24	77.76	
Net loans and leases	7,583,938	7,078,058	7,124,986	6,755,942	6,702,200	7.15	46.56	
Debt securities that reprice or mature in over 1 year	3,309,142	3,893,457	3,851,403	2,138,974	1,498,148	-15.01	255.00	
Mutual funds and equity securities	11,341	13,012	13,571	5,530	5,952	-12.84	251.99	
Subtotal	10,904,421	10,984,527	10,989,960	8,900,446	8,206,300	-0.73	78.47	
Interest-bearing bank balances	225,730	732,473	733,112	569,713	392,742	-69.18	102.53	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	174,227	103,787	129,848	122,213	150,109	67.87	217.67	
Trading assets	0	0	0	0	0		-100.00	
Total earning assets	11,304,378	11,820,787	11,852,920	9,592,372	8,749,151	-4.37	80.08	
Non-interest-bearing cash and due from depository institutions	121,419	151,372	102,983	118,824	136,546	-19.79	17.97	
Premises, fixed assets, and leases	138,377	153,099	146,680	142,905	160,757	-9.62	37.49	
Other real estate owned	344	3,184	3,074	4,571	3,057	-89.20	-70.65	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	932,870	770,888	754,032	685,375	646,218	21.01	116.06	
Total assets	12,497,388	12,899,330	12,859,689	10,544,047	9,695,729	-3.12	80.76	
Quarterly average assets	12,692,467	12,677,705	12,905,402	10,370,649	9,691,055	0.12	85.00	
Average loans and leases (YTD)	7,392,282	6,942,893	6,990,179	7,089,192	6,506,520	6.47	68.52	
Memoranda								
Loans held-for-sale	4,546	20,225	23,875	42,813	68,699	-77.52	-96.75	
Loans not held-for-sale	7,670,114	7,150,635	7,188,998	6,814,177	6,687,249	7.26	50.81	
Real estate loans secured by 1–4 family	1,645,829	1,531,011	1,532,856	1,449,785	1,739,181	7.50	16.27	
Commercial real estate loans	3,779,075	3,503,443	3,509,824	3,356,642	3,218,829	7.87	52.74	
Construction and land development	500,393	434,384	390,019	463,620	425,027	15.20	93.84	
Multifamily	591,677	653,481	572,714	573,848	526,123	-9.46	38.45	
Nonfarm nonresidential	2,687,005	2,415,578	2,547,091	2,319,174	2,267,679	11.24	50.23	
Real estate loans secured by farmland	125,952	134,352	140,630	154,656	131,490	-6.25	-2.25	
Total investment securities	3,494,710	4,010,256	3,994,822	2,266,717	1,654,209	-12.86	252.92	
U.S. Treasury securities	140,842	185,453	165,762	27,837	51,737	-24.06	131.65	
US agency securities (excluding mortgage-backed securities)	24,933	38,997	38,470	69,519	163,000	-36.06	-61.32	
Municipal securities	270,835	296,012	306,869	304,711	268,291	-8.51	4.36	
Mortgage-backed securities	2,239,294	2,705,905	2,684,311	1,786,932	1,061,253	-17.24	293.30	
Asset-backed securities	555,623	468,807	492,186	0	0		18.52	
Other debt securities	251,842	302,070	293,653	72,188	103,976	-16.63	666.22	
Mutual funds and equity securities	11,341	13,012	13,571	5,530	5,952	-12.84	251.99	
Available-for-sale securities	2,547,041	3,997,244	3,981,251	2,261,187	1,648,257	-36.28	259.63	
U.S. Treasury securities	140,842	185,453	165,762	27,837	51,737	-24.06	131.65	
US agency securities (excluding mortgage-backed securities)	24,933	38,997	38,470	69,519	163,000	-36.06	-61.32	
Municipal securities	270,835	296,012	306,869	304,711	268,291	-8.51	24.75	
Mortgage-backed securities	1,383,397	2,705,905	2,684,311	1,786,932	1,061,253	-48.87	319.47	
Asset-backed securities	475,192	468,807	492,186	0	0		1.36	
Other debt securities	251,842	302,070	293,653	72,188	103,976	-16.63	666.22	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-127,443							
Available-for-sale securities appreciation (depreciation)	-328,807	-180	-32,272	49,644	21,193			
Structured notes, fair value	0	201	186	253	309	-100.00		
Pledged securities	675,834	729,221	708,939	628,027	704,692	-7.32	18.18	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,628,169	3,453,906	3,670,267	2,552,039	1,832,619	5.05	174.56
NOW, ATS and transaction accounts	583,373	435,023	421,867	407,214	372,486	34.10	104.48
Time deposits less brokered deposits < \$250K	694,647	868,514	795,952	919,534	1,224,396	-20.02	16.79
MMDA and other savings accounts	5,589,668	5,902,003	5,740,794	4,599,248	4,162,441	-5.29	102.26
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,495,857	10,659,446	10,628,880	8,478,035	7,591,942	-1.53	111.39
Time deposits of \$250K or more	103,534	156,419	137,449	192,563	297,442	-33.81	-42.13
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	234,597	241,242	270,139	175,614	205,491	-2.75	7.09
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	16,225	57,583	56,944	4,000	10,194	-71.82	-93.83
Other borrowings w/remaining maturity over 1 year	33,000	49,233	46,734	45,224	131,183	-32.97	-16.18
Brokered deposits < \$250K	2,006	2,002	2,248	7,251	13,012	0.20	-99.12
Noncore funding	389,362	506,479	513,514	424,652	657,322	-23.12	-58.11
Trading liabilities	0	0	0	0	0		-100.00
Subordinated notes and debentures + trust preferred securities	293,600	254,230	254,408	253,694	130,556	15.49	116.33
Other liabilities	211,981	146,099	143,775	117,597	95,475	45.09	357.45
Total liabilities	11,390,800	11,566,254	11,540,577	9,273,978	8,475,295	-1.52	87.42
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	58	58	58	56	56	0.00	26.09
Common surplus	1,319,921	1,315,038	1,316,984	1,253,360	1,248,216	0.37	33.46
Retained earnings	147,358	75,643	92,463	20,830	-14,813	94.81	
Accumulated other comprehensive income	-288,995	-1,366	-23,758	33,309	14,960		
Other equity capital components	-71,754	-56,297	-66,635	-37,486	-27,985		
Total holding company equity capital	1,106,588	1,333,076	1,319,112	1,270,069	1,220,434	-16.99	32.36
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,106,588	1,333,076	1,319,112	1,270,069	1,220,434	-16.99	32.36
Total liabilities and capital	12,497,388	12,899,330	12,859,689	10,544,047	9,695,729	-3.12	80.76
Memoranda							
Non-interest-bearing deposits	3,628,169	3,453,906	3,670,267	2,552,039	1,832,619	5.05	174.56
Interest-bearing deposits	6,973,228	7,363,961	7,098,310	6,125,810	6,069,777	-5.31	72.10
Total deposits	10,601,397	10,817,867	10,768,577	8,677,849	7,902,396	-2.00	97.30
Long-term debt that reprices within 1 year	33,000	104,425	101,451	0	83,600	-68.40	-34.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,319,112	1,270,069	1,270,069	1,220,434	994,964		
Accounting restatements	0	0	0	-15,922	0		
Net income	93,924	93,523	123,449	100,344	102,953		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,860	5,195	7,513	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	9,912	22,038	33,043	12,272	24,292		
Changes incident to business combinations	0	58,955	58,955	0	166,281		
Less: Dividends declared	38,159	37,953	50,764	48,012	45,171		
Change in other comprehensive income	-265,237	-34,675	-57,067	18,349	21,772		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	7,148	3,927		
Holding company equity capital, ending balance	1,106,588	1,333,076	1,319,112	1,270,069	1,220,434		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	44.42	39.88	57	40.07	36.06	57	40.31	36.25	55	47.05	36.22	72	52.49	52.67	48
Commercial and industrial loans	11.22	11.23	55	10.76	11.11	54	10.62	10.76	58	13.97	13.52	53	12.46	11.45	59
Loans to individuals	2.42	3.58	57	1.60	3.60	51	1.76	3.36	55	0.35	3.40	22	0.51	2.71	36
Loans to depository institutions and acceptances of other banks	0.01	0.02	78	0	0.02	67	0	0.02	70	0.01	0.03	77	0.01	0	92
Agricultural loans.....	0.34	0.19	76	0.35	0.21	75	0.41	0.18	82	0.47	0.19	80	0.52	0.53	71
Other loans and leases.....	3.01	4.52	47	2.80	4.26	47	2.99	4.47	50	3.18	4.63	50	3.68	1.08	86
Net loans and leases.....	60.68	63.09	39	54.87	58.81	36	55.41	58.67	39	64.07	61.58	49	69.13	72.36	31
Debt securities over 1 year.....	26.48	18.76	77	30.18	18.32	87	29.95	19.46	83	20.29	15.55	72	15.45	13.66	65
Mutual funds and equity securities	0.09	0.05	76	0.10	0.05	75	0.11	0.06	72	0.05	0.05	65	0.06	0.06	67
Subtotal	87.25	83.05	66	85.16	78.17	76	85.46	79.22	71	84.41	78.16	70	84.64	86.76	30
Interest-bearing bank balances	1.81	3.61	36	5.68	9.37	33	5.70	8.50	39	5.40	7.51	37	4.05	2.97	68
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less	1.39	1.71	58	0.80	1.51	42	1.01	1.56	49	1.16	1.68	47	1.55	2.10	52
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	90.45	90.76	49	91.64	91.57	51	92.17	91.77	54	90.97	91.05	48	90.24	92.39	21
Non-interest cash and due from depository institutions.....	0.97	0.98	49	1.17	0.99	63	0.80	0.82	50	1.13	1.07	50	1.41	1.14	69
Other real estate owned.....	0	0.01	43	0.02	0.01	76	0.02	0.01	81	0.04	0.02	80	0.03	0.04	57
All other assets.....	8.57	8.19	55	7.19	7.39	48	7.03	7.35	46	7.90	7.82	51	8.35	6.41	78
Memoranda															
Short-term investments	3.20	6.75	33	6.48	12.31	24	6.71	11.47	33	6.56	11.17	29	5.60	5.36	59
U.S. Treasury securities.....	1.13	1.98	52	1.44	1.18	69	1.29	1.47	67	0.26	0.84	62	0.53	0.29	78
US agency securities (excluding mortgage-backed securities)	0.20	0.81	44	0.30	0.75	50	0.30	0.82	48	0.66	0.63	67	1.68	1.25	64
Municipal securities	2.17	1.69	66	2.29	1.70	66	2.39	1.73	66	2.89	1.69	72	2.77	2.58	63
Mortgage-backed securities	17.92	12.93	72	20.98	13.46	82	20.87	14.14	80	16.95	11.75	75	10.95	9.38	61
Asset-backed securities	4.45	0.85	91	3.63	0.47	92	3.83	0.50	93	0	0.32	24	0	0.30	34
Other debt securities	2.02	0.51	91	2.34	0.51	93	2.28	0.53	92	0.68	0.42	75	1.07	0.53	78
Loans held-for-sale.....	0.04	0.30	39	0.16	0.50	43	0.19	0.55	52	0.41	0.52	54	0.71	0.39	82
Loans held for investment	61.37	63.03	42	55.43	58.34	38	55.90	58.06	41	64.63	61.72	49	68.97	72.01	31
Real estate loans secured by 1–4 family	13.17	12.79	54	11.87	11.57	54	11.92	11.46	57	13.75	11.91	59	17.94	16.02	63
Revolving	2.03	1.52	66	2.15	1.44	66	2.06	1.42	65	3.18	1.66	79	3.98	2.24	78
Closed-end, secured by first liens	11	10.86	54	9.56	9.73	52	9.71	9.67	55	10.28	9.81	55	13.52	13.07	61
Closed-end, secured by junior liens	0.14	0.19	58	0.16	0.19	60	0.15	0.17	63	0.29	0.22	75	0.44	0.37	59
Commercial real estate loans	30.24	24.89	60	27.16	22.35	61	27.29	22.69	61	31.83	22.22	74	33.20	33.26	53
Construction and land development	4	3.92	54	3.37	3.40	53	3.03	3.34	51	4.40	3.40	65	4.38	5	50
Multifamily.....	4.73	3.87	72	5.07	3.32	78	4.45	3.57	72	5.44	3.12	79	5.43	4.76	70
Nonfarm nonresidential	21.50	15.73	68	18.73	14.65	66	19.81	14.57	66	22	14.72	74	23.39	21.85	59
Real estate loans secured by farmland.....	1.01	0.34	84	1.04	0.35	83	1.09	0.30	86	1.47	0.33	89	1.36	0.95	71

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	72.33	62.29	62	72.08	60.51	66	71.86	61.05	63	72.35	57.15	77	75.33	72.74	55
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.44	20.65	52	21.35	20	52	21.25	19.86	52	21.14	19.43	55	25.74	22.29	61
Real estate loans secured by 1–4 family.....	3.31	2.39	66	3.87	2.47	70	3.67	2.43	68	4.89	2.64	80	5.71	3.13	80
Revolving	18.13	18.01	52	17.48	17.35	52	17.58	17.24	53	16.25	16.59	48	20.03	18.71	59
Closed-end.....	49.24	38.12	66	48.86	37.13	68	48.66	37.86	67	48.95	34.63	79	47.64	46.16	57
Construction and land development.....	6.52	6.10	55	6.06	5.69	57	5.41	5.65	52	6.76	5.26	65	6.29	6.97	51
1–4 family.....	0.39	1.40	41	0.44	1.19	42	0.45	1.18	45	0.64	0.93	51	0.58	1.47	36
Other.....	6.13	4.62	66	5.62	4.46	62	4.96	4.40	58	6.12	4.19	69	5.71	5.34	57
Multifamily.....	7.71	5.86	72	9.11	5.41	82	7.94	5.78	75	8.37	4.96	80	7.79	6.42	70
Nonfarm nonresidential	35.01	24.30	75	33.69	24.45	72	35.31	24.56	72	33.82	22.93	79	33.57	30.59	65
Owner-occupied.....	12.24	8.11	73	12.58	8.31	74	12.74	8.29	75	13.30	7.68	82	13.34	10.68	70
Other.....	22.77	15.95	74	21.11	15.83	69	22.57	15.94	73	20.53	14.95	69	20.22	19.36	55
Real estate loans secured by farmland.....	1.64	0.55	83	1.87	0.61	84	1.95	0.54	86	2.26	0.54	88	1.95	1.38	72
Loans to depository institutions and acceptances of other banks.....	0.01	0.04	75	0	0.03	69	0	0.04	70	0.01	0.06	75	0.02	0	91
Commercial and industrial loans	18.27	18.37	56	19.36	19.45	56	18.94	18.86	58	21.49	22.17	50	17.88	16.16	62
Loans to individuals	3.95	6.24	57	2.88	6.58	51	3.14	6.24	55	0.55	6.13	21	0.74	4	37
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0.02	0.04	73
Agricultural loans.....	0.55	0.31	76	0.64	0.38	76	0.73	0.34	82	0.72	0.32	79	0.75	0.78	70
Other loans and leases.....	4.90	8.16	48	5.04	8.42	48	5.33	8.75	50	4.88	9.09	46	5.28	1.48	87
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	460.44	411.16	56	456.65	383.43	62	455.78	391.81	60	467.99	381.27	64	521.39	493.53	57
Real estate loans secured by 1–4 family.....	136.52	133.66	56	135.26	124.74	58	134.79	126.06	60	136.76	125.03	55	178.17	151.03	67
Revolving	21.09	15.46	65	24.49	15.53	71	23.29	15.44	67	31.65	17.42	75	39.53	21.25	80
Closed-end.....	115.43	116.59	55	110.77	107.54	54	111.50	108.85	54	105.11	106.14	52	138.63	127.10	62
Commercial real estate loans	313.47	254.65	63	309.52	238.58	67	308.62	245.88	63	316.64	234.65	68	329.75	311.74	60
Construction and land development.....	41.51	39.81	54	38.38	36.07	57	34.29	35.95	52	43.73	35.62	63	43.54	46.63	51
1–4 family.....	2.51	9.02	40	2.77	7.44	43	2.84	7.42	44	4.17	6.34	50	4.04	9.52	32
Other.....	39	30.27	63	35.60	28.34	62	31.46	28.11	57	39.56	28.16	67	39.50	35.90	58
Multifamily.....	49.08	40.47	70	57.73	35.29	80	50.36	38.66	76	54.13	32.74	78	53.90	44.76	72
Nonfarm nonresidential	222.89	161.09	71	213.41	156.30	71	223.97	158.05	72	218.77	155.06	69	232.31	206.64	63
Owner-occupied.....	77.95	53.43	70	79.67	52.63	75	80.82	52.99	74	86.01	52.37	77	92.34	71.54	74
Other.....	144.94	105.96	71	133.74	100.99	67	143.15	102.54	73	132.77	100.54	64	139.97	130.65	57
Real estate loans secured by farmland.....	10.45	3.36	84	11.87	3.67	85	12.37	3.22	87	14.59	3.44	89	13.47	8.66	73
Loans to depository institutions and acceptances of other banks.....	0.08	0.26	75	0.01	0.20	68	0.01	0.21	71	0.08	0.28	76	0.15	0.01	92
Commercial and industrial loans	116.29	115.08	56	122.65	116.17	60	120.12	114.45	57	138.97	139.91	50	123.74	106.70	64
Loans to individuals	25.13	35.47	57	18.23	36.56	53	19.90	34.55	55	3.53	37.47	23	5.10	24.83	38
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0.15	0.24	72
Agricultural loans.....	3.50	1.73	77	4.04	2.03	78	4.64	1.86	82	4.67	1.88	80	5.20	4.86	72
Other loans and leases.....	31.16	50.11	45	31.94	47.63	49	33.79	51.06	49	31.59	49.54	46	36.53	10.25	87
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.77	30.74	67	37.16	29.25	68	36.78	30.07	64	36.15	27.32	71	34.87	35.38	55
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.44	205.31	59	235.44	187.63	63	233.26	195.33	60	233.85	183.76	62	241.33	239.13	56
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	318.38	262.15	62	315.10	244.92	67	314.09	252.85	63	319.86	240.85	68	333.66	315.15	59

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	3.20	6.75	33	6.48	12.31	24	6.71	11.47	33	6.56	11.17	29	5.60	5.36	59
Liquid assets	22.02	23.63	50	29.57	29.12	49	28.96	29.03	49	24.40	26.22	52	18.62	16.28	68
Investment securities	27.96	20.98	75	31.09	20.37	83	31.06	21.63	77	21.50	17.85	67	17.06	16.41	58
Net loans and leases	60.68	63.09	39	54.87	58.81	36	55.41	58.67	39	64.07	61.58	49	69.13	72.36	31
Net loans, leases and standby letters of credit	60.93	63.92	39	55.15	59.61	36	55.64	59.49	38	64.39	62.48	46	69.51	72.78	31
Core deposits	83.98	74.28	84	82.64	75.52	80	82.65	75.71	79	80.41	70.67	82	78.30	71.61	74
Noncore funding	3.12	12.30	12	3.93	10.15	22	3.99	10.30	22	4.03	14.13	12	6.78	14.61	21
Time deposits of \$250K or more	0.83	1.67	27	1.21	1.67	42	1.07	1.58	41	1.83	2.11	51	3.07	4.33	39
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	1.88	1.24	76	1.87	1.19	78	2.10	1.23	79	1.67	1.47	70	2.12	0.77	84
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	1.88	0.58	84	1.87	0.54	85	2.10	0.54	88	1.67	0.54	81	2.12	0.75	85
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.13	2.18	27	0.45	0.88	55	0.44	1	51	0.04	1.24	27	0.11	2.75	23
Earning assets that reprice within 1 year	25.15	35.71	26	27.39	38.80	22	27.14	37.37	25	28.94	39.38	23	31.24	33.16	48
Interest-bearing liabilities that reprice within 1 year	4.33	6.79	43	5.58	6.64	56	5.01	6.39	54	7.35	8.20	60	10.50	18.54	33
Long-term debt that reprices within 1 year	0.26	0.38	69	0.81	0.27	83	0.79	0.26	83	0	0.47	27	0.86	0.15	88
Net assets that reprice within 1 year	20.56	27.35	35	21	30.83	24	21.34	29.65	29	21.58	29.11	33	19.87	13.71	61
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.10	5.89	24	-3	-3.31	52	-3.18	-2.33	50	-3	3.20	34	1.39	10.70	21
Net short-term noncore funding dependence	-0.66	0.87	35	-3.75	-9.17	67	-3.92	-7.71	58	-3.97	-4.76	48	-1.15	5.88	25
Short-term investment / Short-term noncore funding	121.79	112.63	67	196.98	304.29	44	199.62	273.46	48	204.73	184.19	62	121.04	78.10	76
Liquid assets - short-term noncore funding / Nonliquid assets	24.87	24.05	58	37.31	36.72	54	36.04	36.68	53	28.04	28.18	58	17.20	6.90	78
Net loans and leases / Total deposits	71.54	79.04	33	65.43	73.05	31	66.16	72.79	35	77.85	79.43	43	84.81	90.96	27
Net loans and leases / Core deposits	72.26	86.19	30	66.40	78.83	28	67.03	78.25	32	79.69	88.34	35	88.28	102.55	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-11.28	-10.05	38		0.50			0.12			1.57			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-29.09	-19.27	20	-0.02	1.06	21	-3.02	-0.25	6	5.05	4.31	66	2.30	1.28	78
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47		0	0	37	0	-0.02	50	0	0.02	36	0	-0.02	59
Percent of Investment Securities															
Held-to-maturity securities	26.79	26.09	47	0	13.65	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	72.88	71.92	52	99.68	84.59	75	99.66	83.77	75	99.76	87.23	78	99.64	91.33	64
U.S. Treasury securities	4.03	9.62	44	4.62	6.01	66	4.15	6.70	61	1.23	4.72	56	3.13	2.07	79
US agency securities (excluding mortgage-backed securities)	0.71	4.10	39	0.97	4.24	45	0.96	4.12	42	3.07	4.01	61	9.85	8.16	62
Municipal securities	7.75	8.02	60	7.38	8.38	60	7.68	8.22	62	13.44	9.83	70	16.22	15.40	59
Mortgage-backed securities	64.08	62.34	51	67.47	66.09	48	67.19	66.54	50	78.83	66.64	65	64.15	57.07	58
Asset-backed securities	15.90	4.33	85	11.69	2.45	90	12.32	2.50	88	0	1.91	24	0	1.70	34
Other debt securities	7.21	3.02	83	7.53	3.01	83	7.35	3.08	82	3.18	3.01	65	6.29	3.73	76
Mutual funds and equity securities	0.32	0.27	70	0.32	0.29	69	0.34	0.29	70	0.24	0.35	60	0.36	0.49	65
Debt securities 1 year or less	4.99	9.28	47	2.59	8.18	25	3.25	7.78	32	5.39	10.55	33	9.07	13.55	47
Debt securities 1 to 5 years	12.19	20.14	36	15.16	17.39	51	14.11	18.25	48	10.93	17.03	44	21.85	23.43	52
Debt securities over 5 years	82.50	68.28	74	81.92	72.07	61	82.30	71.11	67	83.43	69.86	66	68.71	58.63	58
Pledged securities	19.34	31.26	34	18.18	33.37	31	17.75	32.26	31	27.71	35.67	39	42.60	43.76	49
Structured notes, fair value	0	0.20	39	0.01	0.06	83	0	0.11	81	0.01	0.02	86	0.02	0.09	78
Percent Change from Prior Like Quarter															
Short-term investments	-52.17	-40.81	46	87.07	64.27	70	24.72	27.98	56	27.46	183.32	22	186.45	32.84	89
Investment securities	-12.86	11.76	11	91.09	32.48	90	76.24	31.36	87	37.03	23.62	73	26.03	4.80	88
Core deposits	-1.53	4.57	32	27.01	16.96	84	25.37	16.94	81	11.67	26.88	8	32.70	9.96	94
Noncore funding	-23.12	36.20	9	1.02	-21.64	80	20.93	-14.79	87	-35.40	-12.18	24	-18.18	4.16	20

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,983,655	1,754,371	1,649,566
Commit: Secured commercial real estate loans	369,275	316,067	418,136	309,528	387,576
Commit: Unsecured real estate loans	9,608	35,005	37,490	48,279	64,620
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	17,035
Securities underwriting	0	0	0	0	0
Standby letters of credit	30,183	35,500	29,821	33,478	37,145
Commercial and similar letters of credit	1,751	2,829	2,731	5,459	5,436
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	18,921	0	3,990	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	18,921	0	3,990	0	0
Derivative Contracts					
Interest rate futures and forward contracts	8,449	49,535	42,886	85,942	135,255
Written options contracts (interest rate)	3,842	31,597	19,883	45,122	69,079
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,445,750	899,134	1,032,711	859,909	650,836
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Loan commitments (reported semiannually, June/Dec)					15.43	22.78	25	16.64	22.01	32	17.01	16.97	53		
Standby letters of credit	0.24	0.66	30	0.28	0.66	30	0.23	0.65	23	0.32	0.71	32	0.38	0.36	59
Commercial and similar letters of credit	0.01	0.02	68	0.02	0.02	70	0.02	0.02	74	0.05	0.02	86	0.06	0.01	89
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0.15	0.17	66	0	0.18	29	0.03	0.18	62	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.15	0.19	75	0	0.13	35	0.03	0.13	73	0	0.30	33	0	0	47
Derivative contracts	11.67	44.74	39	7.60	47.31	28	8.52	46.30	30	9.40	48.62	26	8.82	2.95	82
Interest rate contracts	11.67	32.78	42	7.60	35.15	30	8.52	32.46	32	9.40	34.36	28	8.82	2.87	82
Interest rate futures and forward contracts	0.07	3.53	48	0.38	4.39	55	0.33	3.25	54	0.82	6.21	52	1.39	0.08	93
Written options contracts (interest rate)	0.03	1.49	28	0.24	1.69	36	0.15	1.41	33	0.43	2.18	37	0.71	0.13	88
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	0.02	45
Interest rate swaps	11.57	23.04	49	6.97	20.27	35	8.03	20.49	39	8.16	20.83	34	6.71	2.19	80
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					28.38	44.98	27	24.75	42.82	31	25.35	24.81	55		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,458,041	980,266	1,095,480	990,973	855,170
Interest rate contracts	1,458,041	980,266	1,095,480	990,973	855,170
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	8,449	49,535	42,886	85,942	135,255
Written options	3,842	31,597	19,883	45,122	69,079
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	3,842	31,597	19,883	45,122	69,079
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,445,750	899,134	1,032,711	859,909	650,836
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,458,041	980,266	1,095,480	990,973	855,170
Interest rate contracts	1,458,041	980,266	1,095,480	990,973	855,170
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,479,667	899,133	1,036,702	859,909	580,837
One year or less	8,325	20,735	8,670	20,000	0
Over 1 year to 5 years	391,876	231,442	215,921	220,883	139,585
Over 5 years	1,079,466	646,956	812,111	619,026	441,252
Gross negative fair value (absolute value)	76,589	24,501	21,501	38,403	14,821
Gross positive fair value.....	44,709	21,869	20,314	33,918	13,400
Held for trading.....	0	0	0	0	0
Non-traded.....	44,709	21,869	20,314	33,918	13,400
Current credit exposure on risk-based capital derivative contracts	44,537	21,330	20,109	32,685	12,354
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	0.58	9.12	32	5.05	12.59	48	3.91	11.16	44	8.67	14.05	53	15.82	14.06	65
Written options	0.26	5.29	24	3.22	7.18	43	1.82	6.28	38	4.55	8.18	49	8.08	11.73	60
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	0.26	4.93	24	3.22	6.91	45	1.82	5.96	40	4.55	7.73	52	8.08	10.84	60
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	2.45	35
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	2.28	36
Swaps	99.16	77.96	83	91.72	71.71	69	94.27	74.26	71	86.77	68.76	61	76.11	64.61	49
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	101.48	93.16	74	91.72	91.91	32	94.63	92.53	37	86.77	91.48	27	67.92	80.07	29
One year or less	0.57	37.29	10	2.12	27.90	18	0.79	27.56	11	2.02	32.05	11	0	15.20	15
Over 1 year to 5 years	26.88	22.61	58	23.61	29.78	42	19.71	27.01	39	22.29	27.06	50	16.32	22.92	47
Over 5 years	74.04	26.09	91	66	29.19	84	74.13	29.89	89	62.47	29.56	81	51.60	34.12	65
Gross negative fair value (absolute value)	5.25	2.48	96	2.50	1.18	90	1.96	0.98	90	3.88	1.55	89	1.73	1.30	61
Gross positive fair value	3.07	2.55	65	2.23	1.59	79	1.85	1.34	75	3.42	2.23	79	1.57	1.14	69
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.10	59	0.02	0.05	57	0.02	0.04	57	0.04	0.07	60	0.02	0	83
Gross positive fair value (X)	0.04	0.10	50	0.02	0.06	40	0.02	0.05	39	0.03	0.09	37	0.01	0	87
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.04	0.02	76	0.02	0.01	78	0.02	0.01	77	0.03	0.02	81	0.01	0	92
Current credit exposure (X)	0.04	0.06	62	0.02	0.05	50	0.02	0.04	49	0.03	0.06	43	0.01	0.01	74
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.50	0.70	65	0.26	0.59	48	0.24	0.46	50	0.45	0.85	46	0.17	0.10	72

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	87,887	101,048	101,048	53,748	50,648
Gross losses	2,623	3,711	4,783	11,088	11,760
Write-downs, transfers to loans held-for-sale	0	0	382	0	0
Recoveries	1,694	1,652	2,545	2,758	4,454
Net losses	929	2,059	2,238	8,330	7,306
Provision for loan and lease losses	3,764	-10,365	-15,101	38,797	10,406
Adjustments	0	4,178	4,178	16,833	0
Ending balance	90,722	92,802	87,887	101,048	53,748
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Provision for loan and lease losses / Average assets	0.04	0.09	34	-0.12	-0.12	42	-0.13	-0.09	37	0.38	0.51	31	0.11	0.12	55	
Provision for loan and lease losses / Average loans and leases	0.07	0.16	36	-0.20	-0.21	41	-0.22	-0.16	37	0.55	0.82	31	0.16	0.16	58	
Provision for loan and lease losses / Net loan and lease losses	405.17	151.30	77	-503.40	-65.12	15	-674.75	-105.48	12	465.75	487.86	63	142.43	142.73	58	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.17	55	1.30	1.32	52	1.22	1.23	54	1.48	1.58	48	0.80	0.94	31	
Allowance for loan and lease losses / Total loans and leases	1.18	1.15	57	1.29	1.30	53	1.22	1.20	54	1.47	1.55	50	0.80	0.93	32	
Allowance for loan and lease losses / Net loans and leases losses (X)	73.24	38.64	84	33.80	17.40	83	39.27	21.39	80	12.13	11.58	69	7.36	17.18	41	
Allowance for loan and lease losses / Nonaccrual assets	588.15	428.13	75	365.81	330.05	71	551.15	364.13	79	440.68	299.17	80	192.67	315.75	50	
ALLL / 90+ days past due + nonaccrual loans and leases	544.75	320.87	79	358.86	271.93	76	521.52	287.08	82	415.82	244.34	82	182.15	283.41	52	
Gross loan and lease losses / Average loans and leases	0.05	0.16	29	0.07	0.20	22	0.07	0.19	22	0.16	0.34	34	0.18	0.16	64	
Recoveries / Average loans and leases	0.03	0.07	27	0.03	0.08	28	0.04	0.08	29	0.04	0.07	31	0.07	0.05	74	
Net losses / Average loans and leases	0.02	0.09	35	0.04	0.12	29	0.03	0.11	30	0.12	0.27	35	0.11	0.11	60	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0.01	0	88	0	0	44	0	0	49	
Recoveries / Prior year-end losses	35.42	34.26	61	14.90	25.09	31	22.95	34.67	32	23.45	33.98	37	40.70	41.80	57	
Earnings coverage of net loan and lease losses (X)	128.97	36.38	82	52.11	26.30	77	63.33	39.72	74	20.05	22.91	63	19.83	22.46	54	
Net Loan and Lease Losses By Type																
Real estate loans	0.01	-0.01	79	0.01	0.02	59	0.01	0.02	61	0.04	0.04	58	0	0.02	44	
Real estate loans secured by 1-4 family	-0.02	-0.02	40	-0.02	-0.01	35	0.01	-0.02	78	0.05	0.01	85	-0.01	0.02	23	
Revolving	0.03	-0.06	93	-0.08	-0.07	29	-0.08	-0.07	25	0.14	0.01	89	0	0.02	31	
Closed-end	-0.03	-0.01	26	-0.01	-0.01	43	0.02	-0.01	92	0.02	0	78	-0.01	0.02	20	
Commercial real estate loans	0.02	0	83	0.02	0.04	60	0.02	0.04	58	0.04	0.07	50	0.05	0.02	78	
Construction and land development	-0.05	-0.02	10	0	0.01	42	-0.02	0	22	-0.13	0	2	-0.13	-0.02	8	
1-4 family	0	0	59	0	0	20	0	0	16	-0.03	0	8	-0.04	0	2	
Other	-0.05	-0.01	10	0	0.01	41	-0.02	0	22	-0.10	0	1	-0.09	-0.02	11	
Multifamily	-0.07	0	3	0	0.01	25	0	0.01	22	0	0	20	0	0	17	
Nonfarm nonresidential	0.06	0	88	0.03	0.05	62	0.03	0.05	56	0.08	0.11	58	0.10	0.03	82	
Owner-occupied	0	0	45	0.04	0.01	87	0.03	0.01	85	0.05	0.02	80	0.02	0.01	78	
Other	0.06	0.01	89	0	0.04	20	0	0.04	18	0.03	0.08	48	0.08	0.01	87	
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	-1.03	0.01	0	
Commercial and industrial loans	0.04	0.11	48	0.16	0.19	54	0.12	0.17	47	0.41	0.47	51	0.49	0.27	76	
Loans to individuals	0.09	0.76	10	0.07	0.72	9	0.08	0.71	9	1.20	1.13	67	0.91	0.74	71	
Credit card loans				1.94			2.27			1.84			2.92		0.56	1.89
Agricultural loans	0	0.02	21	0	0.02	23	-0.05	0.02	16	0	0.19	35	0	0.02	46	
Loans to foreign governments and institutions				0.05			0			0			0			
Other loans and leases	-0.03	0.13	4	-0.04	0.09	6	-0.04	0.10	6	-0.02	0.15	6	0.19	0.14	75	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		6,307		6,446		6,261		7,578		14,271					
90+ days past due loans and leases		1,229		491		906		1,371		1,611					
Nonaccrual loans and leases		15,425		25,369		15,946		22,930		27,896					
Total past due and nonaccrual loans and leases		22,961		32,306		23,113		31,879		43,778					
Restructured 30–89 days past due		0		0		0		15		0					
Restructured 90+ days past due		0		0		0		124		0					
Restructured nonaccrual		483		1,285		551		1,126		701					
Total restructured loans and leases		483		1,285		551		1,265		701					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		1,940		2,083		1,801		3,814		5,005					
Other real estate owned		344		3,184		3,074		4,571		3,057					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.08	0.33	13	0.09	0.29	18	0.09	0.32	13	0.11	0.39	11	0.21	0.31	38
90+ days past due loans and leases	0.02	0.10	40	0.01	0.09	35	0.01	0.10	39	0.02	0.12	41	0.02	0.03	65
Nonaccrual loans and leases	0.20	0.37	28	0.35	0.54	30	0.22	0.46	21	0.33	0.66	20	0.41	0.48	48
90+ days past due and nonaccrual loans and leases	0.22	0.52	20	0.36	0.68	24	0.23	0.62	17	0.35	0.85	17	0.44	0.54	42
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	33	0	0	29
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	70	0	0	45
Nonaccrual restructured	0.01	0.09	12	0.02	0.12	17	0.01	0.10	13	0.02	0.13	17	0.01	0.07	25
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.08	0.33	12	0.09	0.29	18	0.09	0.32	13	0.11	0.40	11	0.21	0.31	38
90+ days past due assets	0.02	0.10	38	0.01	0.09	33	0.01	0.10	38	0.02	0.12	41	0.02	0.03	65
Nonaccrual assets	0.20	0.37	28	0.35	0.55	29	0.22	0.47	21	0.33	0.67	20	0.41	0.48	47
30+ days past due and nonaccrual assets	0.30	0.89	12	0.45	1	18	0.32	0.97	11	0.46	1.29	8	0.65	0.87	40
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.13	0.33	21	0.20	0.40	21	0.13	0.36	15	0.23	0.52	20	0.30	0.39	40
90+ days past due and nonaccrual assets + other real estate owned	0.14	0.35	18	0.23	0.42	22	0.15	0.37	19	0.27	0.55	20	0.34	0.45	40
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.14	0.38	18	0.24	0.48	20	0.16	0.41	14	0.30	0.60	22	0.37	0.56	33
Allowance for loan and lease losses	19.52	55.46	15	33.01	67.85	22	23.69	62.64	15	31.13	66.66	17	66.90	92.08	41
Equity capital + allowance for loan and lease losses	1.48	3.63	21	2.15	4.12	24	1.48	3.60	16	2.29	4.97	21	2.82	4.77	31
Tier 1 capital + allowance for loan and lease losses	1.45	3.90	19	2.66	4.89	23	1.80	4.30	13	2.90	6.05	20	3.68	5.30	37
Loans and leases + other real estate owned	0.23	0.61	19	0.43	0.82	26	0.29	0.71	14	0.46	0.97	18	0.53	0.78	33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.11	0.23	36	0.10	0.25	27	0.11	0.26	29	0.14	0.39	20	0.24	0.28	53
	90+ days past due		0.01	0.11	48	0.01	0.12	44	0.01	0.12	51	0.03	0.16	53	0.03	0.03	68
	Nonaccrual.....		0.16	0.41	25	0.29	0.60	27	0.17	0.52	21	0.29	0.76	17	0.37	0.45	43
Commercial and industrial	30–89 days past due		0	0.29	7	0.09	0.24	32	0.03	0.24	12	0.02	0.23	7	0.17	0.22	50
	90+ days past due		0.04	0.06	68	0	0.02	17	0.02	0.04	53	0	0.03	16	0.02	0.02	72
	Nonaccrual.....		0.44	0.47	56	0.74	0.65	65	0.51	0.57	56	0.58	0.75	42	0.75	0.74	63
Individuals	30–89 days past due		0.09	0.83	15	0.09	0.60	18	0.04	0.63	17	0.57	0.83	36	0.20	0.60	30
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0.18	0.14	72	0	0.02	31
	Nonaccrual.....		0.04	0.17	39	0.02	0.17	26	0.03	0.17	35	0.28	0.28	65	0.10	0.12	58
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	50
	90+ days past due		0	0	46	0	0	47	0	0	47	0	0	46	0	0	50
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	47	0	0	50
Agricultural	30–89 days past due		0	0.09	61	0	0.11	29	0	0.07	30	0	0.17	28	0	0.10	34
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	47
	Nonaccrual.....		0	0.27	26	0.02	0.51	53	0	0.70	27	0	0.49	24	0.09	0.80	59
Foreign governments	30–89 days past due			0			0			0.50			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.14			0.17			0.15			0.09				
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	31	0	0.12	33	0	0.18	15	0.02	0.28	56
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	39	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.34	0.39	59	0.27	0.36	50	0.34	0.46	46	0.46	0.65	44	0.35	0.53	43
	90+ days past due	0.02	0.22	52	0.03	0.25	52	0.05	0.24	58	0.09	0.33	61	0.05	0.05	73
	Nonaccrual	0.20	0.58	23	0.55	0.76	43	0.19	0.71	14	0.61	0.89	40	0.51	0.55	51
Revolving	30–89 days past due	0.55	0.31	77	0.49	0.33	73	0.60	0.28	86	0.66	0.48	70	0.29	0.36	51
	90+ days past due	0	0.02	34	0.05	0.03	79	0.02	0.02	76	0.01	0.03	70	0.01	0.01	76
	Nonaccrual	0.26	0.86	32	0.64	1.05	51	0.33	1.18	32	0.52	1.13	37	0.36	0.34	57
Closed-end	30–89 days past due	0.30	0.41	53	0.22	0.36	45	0.28	0.49	35	0.40	0.65	36	0.37	0.56	42
	90+ days past due	0.02	0.25	54	0.03	0.27	53	0.05	0.26	58	0.11	0.38	64	0.06	0.05	75
Junior lien	30–89 days past due	0.18	0.57	22	0.54	0.71	43	0.16	0.67	12	0.63	0.87	46	0.56	0.57	52
	Nonaccrual	0.04	0.01	94	0.03	0.01	89	0.05	0.01	92	0.06	0.02	88	0.04	0.02	80
	90+ days past due	0	0	90	0	0	80	0	0	82	0.01	0	92	0	0	41
	Nonaccrual	0.03	0.02	69	0.04	0.04	61	0.03	0.03	55	0.05	0.04	64	0.04	0.03	69
Commercial real estate	30–89 days past due	0.01	0.13	15	0.03	0.16	22	0.02	0.15	18	0.01	0.26	11	0.18	0.15	66
	90+ days past due	0.01	0.01	69	0	0.01	26	0	0.01	28	0	0.02	23	0.02	0.02	76
	Nonaccrual	0.15	0.29	38	0.19	0.48	29	0.17	0.38	32	0.16	0.62	16	0.30	0.34	52
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0.01	0.17	44	0.10	0.28	50	0.03	0.20	52
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0.01	0.14	41	0	0.31	14	0	0.20	15	0	0.41	23	0.15	0.18	67
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0.01	0.02	70	0.05	0.03	75	0.02	0.05	69
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	47
Other	30–89 days past due	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	55	0.15	0.01	91
	Nonaccrual	0	0.13	19	0	0.10	21	0	0.13	21	0.05	0.22	50	0	0.12	54
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0	44
	Nonaccrual	0.01	0.12	46	0	0.25	15	0	0.16	18	0	0.35	12	0	0.14	24
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0.09	0	95
	Nonaccrual	0	0.06	26	0.07	0.13	67	0.08	0.17	68	0.08	0.11	58	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.02	0.10	23	0.04	0.12	34	0.02	0.13	28	0	0.23	6	0.25	0.13	80
	90+ days past due	0.01	0.01	75	0	0.01	28	0	0.01	31	0	0.02	26	0.01	0.02	76
	Nonaccrual	0.22	0.36	41	0.26	0.58	31	0.22	0.45	35	0.22	0.80	20	0.40	0.36	56
Owner Occupied	30–89 days past due	0.01	0.04	31	0.02	0.04	48	0.02	0.04	40	0	0.07	8	0.16	0.06	83
	90+ days past due	0.01	0	82	0	0	35	0	0	37	0	0	33	0	0.01	81
	Nonaccrual	0.06	0.12	41	0.25	0.20	60	0.21	0.17	63	0.19	0.27	40	0.39	0.19	78
Other	30–89 days past due	0.01	0.05	35	0.01	0.07	43	0.01	0.08	37	0	0.14	11	0.10	0.05	81
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	84
	Nonaccrual	0.15	0.21	54	0.01	0.31	14	0.01	0.23	19	0.03	0.44	14	0.02	0.14	34
Farmland	30–89 days past due	0.01	0.09	64	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due		1.22			0.79			0.81			0.95		0	0.87	18
	90+ days past due		0.50			0.40			0.45			0.63		0	0.18	30
	Nonaccrual		0.13			0.08			0.10			0.05		0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,248,225	1,258,799	1,250,407	1,215,930	1,220,287										
Retained earnings	162,741	97,309	112,974	44,824	-14,813										
Accumulated other comprehensive income (AOCI)	-288,995	-1,366	-23,758	33,309	14,960										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,121,971	1,354,742	1,339,623	1,294,063	1,220,434										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	354,760	369,352	367,507	351,721	357,079										
Accumulated other comprehensive income-related adjustments	-288,995	-1,366	-23,758	33,309	14,960										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,056,206	986,756	995,874	909,033	848,395										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,056,206	986,756	995,874	909,033	848,395										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	74,000	74,000	74,000	74,000	74,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	74,000	74,000	74,000	74,000	74,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	74,000	74,000	74,000	74,000	74,000										
Tier 1 Capital	1,130,206	1,060,756	1,069,874	983,033	922,395										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	225,000	185,000	185,000	185,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	76,102	68,233	65,313	77,965	53,748										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	301,102	253,233	250,313	262,965	113,748										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	301,102	253,233	250,313	262,965	113,748										
Exited advanced approach tier 2 capital															
Total capital	1,431,308	1,313,989	1,320,187	1,245,998	1,036,143										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,707,850	12,699,371	12,925,913	10,394,643	9,691,055										
Less: Deductions from common equity tier 1 capital	354,760	369,352	367,507	351,721	357,079										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	12,353,090	12,330,019	12,558,406	10,042,922	9,333,976										
Total risk-weighted assets	8,956,605	8,260,620	8,407,421	7,312,691	7,385,320										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	11.79	11.77	52	11.95	12.59	44	11.85	12.37	44	12.43	12.35	57	11.49	12.50	41
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	12.62	12.48	58	12.84	13.31	51	12.73	13.11	49	13.44	13.08	62	12.49	13.19	44
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	15.98	14.27	78	15.91	15.21	71	15.70	14.91	68	17.04	15.23	80	14.03	14.63	44
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	9.15	9.22	50	8.60	9.07	37	8.52	8.98	37	9.79	9.13	75	9.88	10.39	36
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			23			20			103			174				22	15.00	666.67
Other insurance activities income			23			20			103			174				22	15.00	666.67
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			179,533			176,730			176,940			176,405				173,595	1.59	77.57

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			40				
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income	0.01	0.36	34	0.01	0.38	30	0.03	0.36	41	0.04	0.41	44	0.01	0.37	51		
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	0.03	47		
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			100				
Other premium income / Total premium income	67.17			68.86			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.70	12.02	58	15.32	11.72	63	15.28	12	60	16.27	11.03	70	17.78	11.53	74		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	0	49		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Foreign Activities									
Total foreign loans and leases	22,045		22,062		22,288		21,287		11,591
Real estate loans.....	22,045		22,062		22,288		21,287		11,591
Commercial and industrial loans	0		0		0		0		0
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	14,083		15,831		15,591		503		3,718
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	36,128		37,893		37,879		21,790		15,309
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33
Cost: Interest-bearing deposits.....		0.52			0.12			0.14	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.26			0.18			0.20	
Commercial and industrial loans		0.13			0.86			0.79	
Foreign governments and institutions		0.05			0			0	
Growth Rates									
Net loans and leases.....	-0.08	20.31	41	9.87	-0.16	69	4.70	6.83	56
Total selected assets.....	-4.66	21.10	35	84.11	3.36	90	73.84	9.48	86
Deposits		-2.72			10.74			0.73	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.98	6.74	6.21	19.07	11.33	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	80,977	39,124	72,165	132,129	80,216	106.98	1546.21	
Dividends	70,000	30,000	60,000	122,000	70,000	133.33		
Interest	0	0	0	0	0	0		
Management and service fees	10,977	9,124	12,165	10,129	10,216	20.31	123.16	
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	1,630	1,745	1,745	0	0	-6.59	-54.63	
Dividends	1,630	1,745	1,745	0	0	-6.59	-45.67	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		-100.00
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0	0		
Dividends	0	0	0	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Total income from subsidiaries	82,607	40,869	73,910	132,129	80,216	102.13	870.48	
Securities gains (losses)	0	0	0	0	0	0		
Other operating income	1,181	71	24	109	449	1563.38	212.43	
Total operating income	83,788	40,940	73,934	132,238	80,665	104.66	842.50	
Operating Expenses								
Personnel expenses	15,716	13,139	17,914	16,205	15,288	19.61	88.24	
Interest expense	11,058	9,145	12,323	9,096	6,639	20.92	543.66	
Other expenses	7,808	7,733	10,270	10,646	12,375	0.97	23.66	
Provision for loan and lease losses	0	0	0	0	0	0		
Total operating expenses	34,582	30,017	40,507	35,947	34,302	15.21	111.11	
Income (loss) before taxes	46,854	13,405	36,468	95,898	45,604	249.53		
Applicable income taxes (credit)	-7,280	-5,118	-8,974	-7,727	-5,389			
Extraordinary items								
Income before undistributed income of subsidiaries	54,134	18,523	45,442	103,625	50,993	192.25		
Equity in undistributed income of subsidiaries	39,790	75,000	78,007	-3,281	51,960	-46.95	-24.74	
Bank subsidiaries	40,020	75,388	77,941	-5,221	51,604	-46.91	-22.36	
Nonbank subsidiaries	-230	-388	66	1,940	356			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	93,924	93,523	123,449	100,344	102,953	0.43	86.24	
Memoranda								
Bank net income	110,020	105,388	137,941	116,779	121,604	4.40	113.43	
Nonbank net income	1,400	1,357	1,811	1,940	356	3.17	-67.62	
Subsidiary holding companies' net income	0	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,337,581	91.37	1,585,617	93.13	1,565,226	93.04	1,417,130	1,417,941	-15.64	48.72	
Common and preferred stock	1,337,581	91.37	1,585,617	93.13	1,565,226	93.04	1,417,130	1,417,941	-15.64	48.72	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	2,569	0.18	2,358	0.14	2,812	0.17	2,746	806	8.95	-90.26	
Common and preferred stock	2,569	0.18	2,358	0.14	2,812	0.17	2,746	806	8.95	-90.26	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	11,341	0.77	13,012	0.76	13,571	0.81	5,530	5,923	-12.84	1242.13	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	73,145	5	75,312	4.42	77,048	4.58	125,820	14,672	-2.88	9.22	
Cash and due from unrelated depository institution	166	0.01	2,072	0.12	1,169	0.07	3,363	280	-91.99		
Premises, furnishings, fixtures and equipment	20	0	35	0	30	0	51	68	-42.86	-50.00	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	39,113	2.67	24,262	1.42	22,444	1.33	21,664	13,873	61.21	49.20	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,463,935	100.00	1,702,668	100.00	1,682,300	100.00	1,576,304	1,453,563	-14.02	43.55	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	12,000	0.82	51,910	3.05	51,944	3.09	0	6,000	-76.88		
Borrowings with maturity over 1 year	33,000	2.25	45,000	2.64	42,000	2.50	39,809	87,674	-26.67	-16.18	
Subordinated notes and debentures	221,835	15.15	182,637	10.73	182,773	10.86	182,226	59,248	21.46	242.63	
Other liabilities	18,747	1.28	18,452	1.08	14,836	0.88	12,732	8,899	1.60	115.93	
Balance due to subsidiaries and related institutions	71,765	4.90	71,593	4.20	71,635	4.26	71,468	71,308	0.24	1.12	
Total liabilities	357,347	24.41	369,592	21.71	363,188	21.59	306,235	233,129	-3.31	94.45	
Equity Capital	1,106,588	75.59	1,333,076	78.29	1,319,112	78.41	1,270,069	1,220,434	-16.99	32.36	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	58	0	58	0	58	0	56	56	0.00	26.09	
Common surplus	1,319,921	90.16	1,315,038	77.23	1,316,984	78.28	1,253,360	1,248,216	0.37	33.46	
Retained earnings	147,358	10.07	75,643	4.44	92,463	5.50	20,830	-14,813	94.81		
Accumulated other comprehensive income	-288,995	-19.74	-1,366	-0.08	-23,758	-1.41	33,309	14,960			
Other equity capital components	-71,754	-4.90	-56,297	-3.31	-66,635	-3.96	-37,486	-27,985			
Total liabilities and equity capital	1,463,935	100.00	1,702,668	100.00	1,682,300	100.00	1,576,304	1,453,563	-14.02	43.55	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	71,765	4.90	71,593	4.20	71,635	4.26	71,468	71,308	0.24	1.12	
Notes payable to subsidiaries that issued TPS	71,765	4.90	71,593	4.20	71,635	4.26	71,468	71,308	0.24	1.12	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	10.26	11.02	47	9.42	12.52	26	9.32	11.94	27	8.09	7.29	57	8.68	10.58	27
Profitability															
Net income / Average equity capital	10.20	11.60	39	9.32	12.35	28	9.08	11.80	26	8.47	7.45	61	9.06	10.85	29
Bank net income / Average equity investment in banks	70.10	9.71	98	71	13.18	97	69.62	13.12	96	106.28	9.75	99	220.84	12.07	99
Nonbank net income / Average equity investment in nonbanks															
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	8.41			11.04				10.11							15.16
Nonbank net income / Parent net income	117.14	98.76	96	112.69	96.45	93	111.74	96.79	93	116.38	88.16	92	118.12	103.77	89
Subsidiary holding companies' net income / Parent net income	1.49	2.50	64	1.45	3.22	59	1.47	3.40	59	1.93	3.59	60	0.35	1.08	66
	85.68			66.57				65.35							92.33
Leverage															
Total liabilities / Equity capital	32.29	18.39	82	27.72	16.51	83	27.53	16.81	81	24.11	20.06	72	19.10	9.66	80
Total debt / Equity capital	24.11	12.61	81	20.97	11.37	79	20.98	11.71	78	17.48	14.41	71	12.53	3.93	82
Total debt + notes payable to subs that issued TPS / Equity capital	30.60	14.76	84	26.34	13.41	82	26.41	13.63	83	23.11	16.67	75	18.37	7.99	80
Total debt + Loans guaranteed for affiliate / Equity capital	24.11	12.68	81	20.97	11.46	79	20.98	11.77	78	17.48	14.68	71	12.53	3.97	82
Total debt / Equity capital – excess over fair value	24.11	12.75	81	20.97	11.47	79	20.98	11.81	78	17.48	14.52	70	12.53	3.93	82
Long-term debt / Equity capital	23.03	11.91	81	17.08	10.65	76	17.04	10.95	77	17.48	13.56	71	12.04	3.86	79
Short-term debt / Equity capital	1.08	0.48	83	3.89	0.55	88	3.94	0.57	88	0	0.77	38	0.49	0.01	94
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	78.03	39.59	82	75.01	40.69	78	74.64	39.86	77	74.28	34.67	85	56.13	14.37	88
Double Leverage															
Equity investment in subs / Equity capital	121.11	104.01	93	119.12	103.15	93	118.87	103.22	93	111.80	102.81	89	116.25	104.21	89
Total investment in subs / Equity capital	121.11	109.29	85	119.12	108.29	84	118.87	108.40	83	111.80	110.16	75	116.25	104.48	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.87	0.39	93	2.04	0.27	95	2.02	0.29	95	1.49	0.47	84	1.93	0.44	89
Equity investment in subs – equity cap / Net income-div (X)	3.14	1.15	91	3.44	0.85	91	3.42	1.05	92	2.86	1.82	78	3.43	1.47	85
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	134.21	130.36	58	76.22	152.56	19	99.36	152.85	23	175.25	136.59	76	113.35	153.39	41
Cash from ops + noncash items + op expense / Op expense + dividend	131.66	118.32	61	79.90	155.61	22	104.03	154.48	29	178.13	147.24	69	111.91	152.31	38
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.91	105.80	50	35.11	94.59	17	55.61	98.54	17	192	134.08	80	33.28	105.99	10
Pretax operating income + interest expense / Interest expense	523.71	1,565.66	37	246.58	1,645.53	16	395.93	1,835.33	20	1,154.29	2,016.32	57	786.91	17,211.14	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	454.79	1,454.22	31	218.31	1,896.20	14	340.51	1,770.77	16	895.44	1,539.23	52	553.64	2,481.22	30
Dividends + interest from subsidiaries / Interest expense + dividends	145.54	150.57	56	67.40	174.48	18	97.87	174.12	21	213.63	150.43	80	135.11	196.13	44
Fees + other income from subsidiaries / Salary + other expenses	46.66	10.18	86	43.71	12.03	82	43.16	11.92	84	37.72	13.95	78	36.93	3.91	89
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				71.69
Other Ratios															
Net assets that reprice within 1 year / Total assets	-3.07	3.60	8	-9.18	3.29	3	-9.12	3.44	4	0	3.85	24	-0.41	1.59	12
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10				0
Nonaccrual		0.65			1.04			0.92			1.03				8.16
Total		0.95			1.64			1.09			1.13				8.16
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	70.49	70.90	57	204.90	69.90	93	111.71	66.37	85	46.33	81.10	25	88.58	65.39	71
Dividends declared / Net income	40.63	31.93	68	40.58	27.22	79	41.12	28.27	77	47.85	42.29	60	43.88	25.65	78
Net income – dividends / Average equity.....	6.09	7.51	42	5.60	9.25	21	5.49	8.62	22	4.22	4.14	51	4.87	7.61	19
Percent of Dividends Paid															
Dividends from bank subsidiaries	183.44	133.26	72	79.05	160.45	28	118.19	155.92	36	254.10	132.17	84	154.97	160.93	57
Dividends from nonbank subsidiaries	4.27	2.76	78	4.60	6.19	68	3.44	4.90	69	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	187.71	183.35	67	83.64	213.42	19	121.63	203.53	29	254.10	174.85	80	154.97	209.89	52
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	63.62	43.79	69	28.47	43.30	35	43.50	45.96	44	104.47	60.28	88	57.56	45.88	62
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries	9.98	0.95	92	8.66	0.87	91	8.82	0.88	91	8.67	1.47	89	8.40	0.47	93
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	73.60	52.71	72	37.12	48.70	40	52.32	51.33	51	113.14	62.88	86	65.96	48.40	70
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	116.43	47.96	87	128.59	66.90	80	96.36	62.63	67	0	56.39	15	0	76.61	11
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries	116.43	64.26	77	128.59	94.31	75	96.36	87.22	62	0	79.84	8	0	83.73	9
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			65.48	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	83.54	67.73	39	73.28	72.55	28	81.15	74.16	34	92.26	69.76	47	86.78	77.61	26
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.23	32
Management and service fees from bank subsidiaries	13.10	1.25	92	22.29	1.64	93	16.45	1.44	92	7.66	1.87	84	12.66	0.75	92
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	96.65	81.70	42	95.56	82.68	40	97.61	83.13	44	99.92	82.20	81	99.44	94.06	53
Dividends from nonbank subsidiaries	1.95	2.90	71	4.26	3.56	76	2.36	3.07	74	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	1.95	4.41	65	4.26	5.69	70	2.36	4.67	68	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....	598.04	284.57	79	137.92	152.66	63	137.91	158.10	59		135.13		1,188.47	1,178.56	63
Loans and advances from subsidiaries / Total debt	26.89	27.96	59	25.61	28.03	60	25.89	26.38	61	32.19	27.08	63	46.63	70.71	60